

TCF FINANCIAL CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2389941	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$17,922	\$18,481	3.1%		
Loans	\$14,591	\$14,788	1.4%		
Construction & development	\$364	\$247	-32.2%		
Closed-end 1-4 family residential	\$5,612	\$5,406	-3.7%		
Home equity	\$1,718	\$1,799	4.7%		
Credit card	\$3	\$4	15.1%		
Other consumer	\$26	\$18	-31.9%		
Commercial & Industrial	\$1,763	\$2,036	15.5%		
Commercial real estate	\$2,154	\$2,247	4.3%		
Unused commitments	\$2,255	\$2,123	-5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,910	\$1,908	-0.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$28	744.8%		
Cash & balances due	\$302	\$666	120.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$16,685	\$16,842	0.9%		
Deposits	\$11,622	\$11,633	0.1%		
Total other borrowings	\$4,482	\$4,607	2.8%		
FHLB advances	\$2,650	\$2,850	7.5%		
Equity					
Equity capital at quarter end	\$1,232	\$1,630	32.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$361	\$255	NA		
Performance Ratios					
Tier 1 leverage ratio	6.3%	8.2%	--		
Tier 1 risk based capital ratio	8.1%	10.9%	--		
Total risk based capital ratio	10.7%	13.3%	--		
Return on equity ¹	7.5%	8.3%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	70.2%	65.7%	--		
Loss provision to net charge-offs (qtr)	159.1%	119.6%	--		
Net charge-offs to average loans and leases ¹	1.3%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.4%	10.1%	0.4%	1.9%	--
Closed-end 1-4 family residential	3.0%	3.7%	0.4%	0.5%	--
Home equity	1.1%	1.6%	0.7%	0.6%	--
Credit card	0.0%	0.0%	0.5%	0.6%	--
Other consumer	0.8%	0.3%	1.9%	0.9%	--
Commercial & Industrial	2.5%	2.6%	0.2%	0.2%	--
Commercial real estate	1.7%	2.7%	0.2%	0.4%	--
Total loans	2.4%	2.7%	0.4%	0.5%	--